

Published quarterly by the GROUP INSURANCE COMMISSION
for active and retired employees of the Commonwealth of Massachusetts

Jane Swift, Governor
Commonwealth of Massachusetts

Robert W. Hungate, Chairman
Dolores L. Mitchell, Executive Director

Spring 2002

GROUP INSURANCE COMMISSION
Providing Massachusetts State
Employees, Retirees, and Their
Dependents with Access to
Quality Care at a
Reasonable Cost

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Use GIC's Web Site for Latest
Annual Enrollment News
and Forms
www.mass.gov/gic

State's Fiscal Situation and the GIC's Benefits

As you probably know, the Commonwealth of Massachusetts is experiencing an economic downturn. State revenues are down sharply. Rapidly increasing state health insurance costs and utilization have placed additional strains on the budget. Higher health care costs are being caused by rising health sector wages, an aging population, skyrocketing prescription drug costs, and consumer demand for cutting-edge technology and drugs,

more choices, and less hassle.

The GIC has used its negotiating power to keep health care costs affordable; we have saved the state and enrollees millions of dollars each year. But this year's health plan premium proposals increased by a weighted average of 19.0%. The Governor's budget for FY '03 did increase the GIC's budget by 4.5% over our appropriation in FY '02. However, the difference between the 19% and the 4.5% means that the GIC could have had a budget shortfall as high as \$90 million. We did,

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New GIC Vice Chairman Richard Waring (NAGE), GIC Chairman Robert W. Hungate, and Commissioner Chrystene Zarazinski (Council 93, AFSCME, AFL-CIO) listened to enrollee concerns at the February Public Hearing.



Annual Enrollment

April 8-May 10, 2002 for Changes Effective July 1, 2002

It's annual enrollment time, giving you the opportunity to review your benefits and make changes if you desire. During annual enrollment, all enrollees may change their health plan. If you are enrolled in Optional Life Insurance, and have been tobacco-free (has not smoked cigarettes, cigars or pipes, nor used snuff or chewing tobacco) for at least the past 12 months, you may change your tobacco status to non-smoker.

Active employees can enroll in:

Long Term Disability – special open enrollment with NO medical requirement (see page 5)

Active employees can apply for:

Optional Life Insurance (or anytime during the year)

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State's Fiscal Situation and the GIC's Benefits

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through rate negotiations, reduce the shortfall to below \$90 million, but the gap remained very significant and we had to address it. There were two options to mitigate this shortfall:

- The Legislature could increase the percentage of premium paid by enrollees
- The GIC could increase enrollees' out-of-pocket costs for use of health care services

Since the Legislature and public employee unions have consistently opposed the first option, the GIC was left with only one real option and reluctantly voted the following co-payments, deductibles, and other plan changes:

- **Physician Office Visits:** For Indemnity and PLUS: \$10; For PPO and Non-Medicare HMOs: \$15
- **Prescription Drugs:**
 - GIC Pharmacy Program for Indemnity Plan, GIC Indemnity Medicare Extension (OME), PLUS and Commonwealth PPO:
 - Retail: \$7/\$20/\$40
 - Mail-order: \$14/\$40/\$70
 - See Benefit Decision Guide for HMO prescription drug copay details
- **Inpatient Hospital Deductible per Admission** for PLUS, PPO, and all Non-Medicare HMOs: \$200
- **Outpatient Surgery Deductible** for PLUS, PPO, and all Non-Medicare HMOs: \$75
- **Emergency Room Co-pay:** GIC Indemnity Plan, PLUS, PPO and most Medicare and Non-Medicare HMOs:
 - HMOs: \$50
 - GIC Indemnity Medicare Extension Plan: \$25
- **Utilization Management** GIC Indemnity and PLUS Plans: Notification required for radiological procedures.
- **Out-of State Services** for GIC Indemnity and PLUS Plans: Use of fee schedule for providers. Access to UniCare's national network of providers who agree to no balance billing.

Details of these changes are in the Benefit Decision Guides, shipped to agencies (active employees) and homes (retirees and survivors) by the first week of April.

Annual Enrollment

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GIC Dental/Vision Plan – for non-union employees.
Opt in or out of Pre-Tax Premium Deductions

Retirees can enroll in:

New Retiree Dental Plan (see page 7)

Weigh your options carefully. The GIC provides many tools to assist with your decision – Benefit Decision Guide with annual enrollment worksheet and new visual depiction of plan options, our web site, which includes annual enrollment form, and health fairs (see page 3 for schedule).

Forms are due Friday, May 10, 2002 for changes effective July 1, 2002. Active employees return completed forms to your GIC Coordinator. Retirees and Survivors write to the GIC and, if applicable, send the HMO or PPO enrollment form directly to the plan.

GIC Dental/Vision Plan for Non-Union Employees

Delta Dental of Massachusetts is again the dental carrier for the GIC Dental/Vision Plan for active employees. This plan is for the Legislature, its staff, and managers (non-union employees only). See your Benefit Decision Guide for information on plan options during annual enrollment.



Last year over 1400 GIC enrollees took advantage of free heart disease screening and information at our health fairs. Provided by Pfizer, the Boston Heart Party checked blood pressure, cholesterol, and blood glucose levels. Valerie Sullivan (right) of the Boston Heart Party thanked us with a plaque for our heart education initiative. Pictured with her are Dolores L. Mitchell, GIC's Executive Director, and Nancy Bolduc, GIC Director of Operations (center). The Boston Heart Party will return to this year's health fairs. Log onto www.bostonheartparty.com for more information.

Over sixty-five enrollees attended GIC's annual Public Hearing, held Wednesday, February 6, to express their concerns about the FY '03 benefit changes. Pictured here are Frank Borges, Susanne Segat, and Colleen Doherty, who testified on behalf of their union.



*For additional benefit
information, attend
your local
health fair.*

GIC Health Fair Schedule 2002

APRIL 2002

10 WEDNESDAY **10-11** 11-3
 Wrentham Development Center
 Graves Auditorium
 Littlefield Street
 WRENTHAM, MA

11 THURSDAY **10-11** 11-4
 Bunker Hill Community College
 Room A-300
 250 New Rutherford Avenue
 BOSTON, MA

12 FRIDAY **10-11** 11-3
 Bristol Community College
 The Commonwealth Center-Atrium Area
 777 Elsbree Street
 FALL RIVER, MA

13 SATURDAY **10-11** 11-3
 Massachusetts Maritime Academy
 Harrington Building
 Academy Drive
 BUZZARDS BAY, MA

17 WEDNESDAY **10-11** 11-4
 U-Mass Amherst
 Student Union Ballroom
 AMHERST, MA

18 THURSDAY **10-11** 11-4
 Hampden County Sheriff's Department
 Hampden County Correctional Center
 627 Randall Road
 LUDLOW, MA

23 TUESDAY **10-11** 11-4
 Worcester State College
 Gymnasium
 486 Chandler Street
 WORCESTER, MA

24 WEDNESDAY **10-11** 11-3
 McCormack State Office Building
 One Ashburton Place – 21st Floor
 BOSTON, MA

27 SATURDAY **12-1** 1-4
 Berkshire County Sheriff's Office
 264 Second Street
 PITTSFIELD, MA

30 TUESDAY **10-11** 11-3
 Middlesex Community College
 Building 8
 Springs Road
 BEDFORD, MA

MAY 2002

1 WEDNESDAY **2-3** 3-6
 State Laboratory Institute
 1st Floor Cafeteria
 305 South Street
 JAMAICA PLAIN, MA

3 FRIDAY **9-10** 10-1
 Northern Essex Community College
 Haverhill Campus
 Bentley Library Conference Area
 Elliott Way
 HAVERHILL, MA

Your
BenefitsConnection
 Massachusetts Group Insurance Commission

SPECIAL EARLY OPENING FOR RETIREES AT ALL HEALTH FAIRS!

Shaded time refers to early opening.

GIC Gains Full Complement Of Eleven Members

The Group Insurance Commission gained its full complement of eleven members. The Governor appointed Agnes Bundy Scanlan, David Handy, and the new Secretary of Administration and Finance, Kevin Sullivan (Designee, Ann Reale Collins). Each member brings a unique blend of experience to the Commission's mission of providing quality care at reasonable costs.

Agnes Bundy Scanlan is the Managing Director and Chief Privacy Officer for FleetBoston Financial Group. Before working at Fleet she was counsel to the U.S. Senate Budget Committee, worked in two Congressional offices, and was in private practice in Washington D.C. At a young age, when she saw Perry Mason, she knew she wanted to pursue law. She

has a strong interest in the new privacy laws that govern medical information. "As a lawyer, my approach is both analytical and logistical. I think clearly about the pros and cons of what is important to state enrollees and the people of Massachusetts," said Commissioner Scanlan. "I was a government employee for many years and am supportive of state employees, as they give a lot to the state and cannot be afforded high salaries," she said.



David Handy followed his wife to Boston from San Francisco two years ago when she took a management position at the Visiting Nurse Association of Boston. He has a twenty-eight year background in international transportation. As a consultant he

has specialized in turnkey projects, arranging and overseeing logistics for such projects as an oil refinery in the former Soviet Union, and transportation for Operation Desert Storm. "Health care is going to be the next national crisis. It's 1/6th of the national budget and it's growing exponentially," said Commissioner Handy. "Belt tightening is here and the Commission's role is to serve employees and retirees to the best of our ability. The GIC is an important function of the state. As the state is only giving us a small increase, we have been faced with many difficult decisions that have not been easy," he said.



Ann Reale Collins was the Director of Financial Affairs Division before moving up in Administration and Finance as Undersecretary. She started in the F.A.D. as an analyst, and was promoted to supervisor and then director. Before that she worked at the Supreme Judicial Court.

"Health care is the fastest growing portion of the state budget," Commissioner Reale Collins said. "I understand first hand the tough fiscal situation the state is facing, and the tough choices that have to be made. None of these changes are easy, but it is important for the Commission to take steps to ensure continued comprehensive coverage for state employees and retirees, which means enrollees will have to share some of these costs," she continued. "There are many smart, capable people working for the state and I look forward to ensuring they receive quality care," she said.

Employees - If You Have Not Enrolled in Long Term Disability - Now is the Time to Do So

What would happen if you could not work because of a lengthy illness or a serious injury? After your sick time ends, would you have money coming in to pay the bills – mortgage/rent, utilities, car payment, education, and utilities? Or, would you have to use the money you have set aside for your children's education or your retirement? Long Term Disability (LTD) insurance can help you safeguard your lifestyle. If you enroll in this program and are unable to work beyond 90 days because of an illness or injury, you will receive benefits, as long as you meet the definition of disability.

CNA Group Benefits is the new Long Term Disability (LTD) carrier effective July 1, 2002. If you have not enrolled in LTD before, now is the time. We were able to **decrease your premium rates** by as much as 56% while providing enhanced benefits such as a more flexible definition of mental health disability and telephonic counseling for families affected by disability. Employees who sign up during this spring's annual enrollment are **guaranteed** coverage: no medical questions will be asked regardless of prior medical history.

All active employees who work a minimum of 37.5 hours per week, and half-time employees who work a minimum of 18³/₄ or 20 hours per week can enroll in LTD during annual enrollment. If you are an eligible employee, you can apply at any time other than annual enrollment. However, you will need to provide proof of good health to enter the plan after the close of this year's annual enrollment.

For additional information, contact CNA toll-free: 1-866-847-6343; www.maemployeesltd.com. To enroll, complete Form 1, available on our web site, or through your GIC Coordinator. Return completed forms to your GIC Coordinator by May 10 for guaranteed enrollment in the program.



Benefit Access



Indemnity & PPO Plans

GIC Indemnity Plan,	1-800-442-9300
GIC Indemnity Plan PLUS,	www.plusaccess.com
GIC Indemnity Medicare Extension	
Commonwealth PPO	1-800-870-9488
(Tufts)	www.tuftshealthplan.com
Mental Health, Substance	1-888-610-9039
Abuse, EAP - UBH	www.unitedbehavioralhealth.com
Prescription Drugs—Express Scripts	1-877-828-9744
	www.express-scripts.com

GIC HMOs

Aetna	(until 6/30/02) 1-800-323-9930
	www.aetna.com
CIGNA HealthCare	1-800-244-1870
CIGNA CentralCare	www.cigna.com
Fallon Community	1-800-868-5200
Health Plan, Fallon	www.fchp.org
Senior Plan Preferred	
Harvard Pilgrim Health Care	1-800-542-1499
Preferred 65	www.harvardpilgrim.org
First Seniority	1-800-779-7723
Health New England,	1-800-842-4464
Health New England MedRate	www.healthnewengland.com
Neighborhood Health Plan	1-800-433-5556
	www.nhp.org
Tufts Health Plan,	1-800-462-0224
Medicare Complement,	www.tuftshealthplan.com
Secure Horizons	1-800-867-2000

Other Benefits

Employee Assistance	617-558-3412
Program (EAP) Accessed	www.unitedbehavioralhealth.com
by Managers and Supervisors	
Dependent Care Assistance	1-800-819-9833
Program (DCAP)	mass.gov/gic/dcap.htm
Sentinel Benefits	
Long Term Disability	(until 6/30/02) 1-800-322-6222
	(effective 7/1/02) 1-866-847-6343
	mass.gov/ltd.htm
Life Insurance and AD&D	mass.gov/gic/lifeinsurance.htm
	Call the GIC x801
LifeBalance®	1-800-854-1446
(password and ID: lifebalance)	www.lifebalance.net
Medicare	1-800-633-4227
	www.medicare.gov
State Retirement Board	1-617-367-7770
	mass.gov/treasury/srb.htm
GIC Retiree Dental Plan	1-800-722-1148
	www.altusdental.com
GIC Retiree Vision Discount Plan	1-800-783-3594
	www.davisvision.com
Dental Benefits for Managers,	1-800-553-6277
Executive Offices and Legislature	www.deltamass.com
Vision Benefits for Managers,	1-800-650-2466
Executive Offices and Legislature	www.davisvision.com
Group Insurance Commission	1-617-727-2310
TDD/TTY Access	1-617-227-8583
	mass.gov/gic

For Your Benefit is published quarterly by the
Massachusetts GROUP INSURANCE COMMISSION
Dolores L. Mitchell, Executive Director
Cynthia McGrath, Editor

Letters to the Editor

"I'm writing to thank all you good people who work for GIC Insurance (GIC Indemnity Plan)... My thanks to Sally Ryder, the nurse manager I spoke with most of the time until August, when my wife passed away. Sally kept in touch and explained all insurance questions for me. Most times you think insurance companies don't care. This is not the way GIC works. You are a caring company. I'm so glad I have you for my coverage."

W. Brown, Springfield, MA



and the corporate entity pulling the strings decides to put profits and the bottom line above all else... Pharmaceutical giants claim that they need big bucks for trials and research into new products, but they are too often guilty of excessive over-pricing... As the chase for the almighty buck heats up...people, patients, and employees alike suffer the consequences...Let's all work together to change attitudes...and stop the profit behemoth in its tracks before and many more cities and towns lose out... Together, we can and must reverse the trend and bring community facilities back to the communities before all local medical facilities go the way of the dinosaur."

D. Daugman, Waltham, MA

"In *For Your Benefit*, there is an editorial about local community-based hospitals. But, scant mention is made of a continuing problem which has been "hitting home"...It is the growing number of needed, local medical facilities that are being swallowed up, merged, and eventually reduced in size and scope or closed down altogether by corporate entities bent on putting profits first, and needy, ailing patients...dead last...Waltham is merely the latest city in imminent danger of losing its only local hospital. Once more, a medical facility is taken over by an entity,

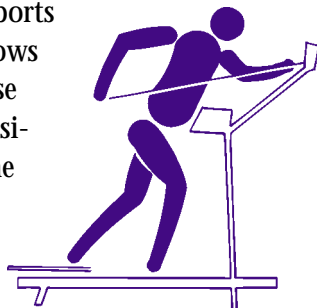
The GIC welcomes your feedback. We will include selected letters in our newsletter. The GIC reserves the right to edit your comments for clarity and space considerations. All letters must be signed with your name and address. Send Letters to the Editor to **Cynthia McGrath, Editor, *For Your Benefit*, Group Insurance Commission, PO Box 8747, Boston, MA 02114-8747**



"20 Minutes, 2-3 Times a Week" – Incorporate Anaerobic Exercise Into Your Schedule

While many people associate weight training with hard-bodies or big muscles, anaerobic training, which can include weight training or resistance training, is effective in stimulating muscle and maintaining bone strength. Research by the American College of Sports Medicine (www.acsm.org) shows that weight training can reverse declines in strength, bone density and muscle mass that come with aging. If bone density and strength become too fragile, the bones are likely to break under even light strain.

This condition is called osteoporosis, which develops as people get older and bones become brittle. You can help prevent osteoporosis by eating a well-balanced diet and engaging in weight-bearing activities that build up muscle and maintain bone strength.



Enrollees of all ages can benefit from weight training. Contrary to popular belief, enjoying the important benefits of weight training does not require 90 minutes every day. In fact, just 20 minutes, two to three times a week can significantly increase your body strength, improve muscle mass and help:

- Maintain healthy bones
- Control weight/complement weight-loss programs
- Increase your body's strength and endurance
- Improve energy and outlook
- Develop coordination and balance
- Improve your heart's health and lower high blood pressure
- Enhance sleep

While the virtues of weight training are many, it can be dangerous if performed improperly or without proper supervision. Individuals with health ailments, such as high blood pressure, back prob-

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New Retiree Dental Plan – Enroll During Annual Enrollment

Effective July 1, 2002, the GIC will offer a new retiree dental plan. We selected Altus Dental as the administrator of this new program. The program offers a fixed reimbursement for dental services such as examinations, cleanings, fillings, crowns, and dentures. Retirees pay the full cost of the premium. The following is an example of the payments you would receive for some selected dental procedures:

MAXIMUM ANNUAL BENEFIT OF \$750	
Procedure Description	Allowance
Adult cleaning	\$54
Complete X-Ray Series	\$74
Three-surface silver filling	\$71
Porcelain Crown (coverage after 6 months of participation)	\$340
Complete Upper Denture (coverage after 6 months of participation)	\$315



All GIC retirees, Retired Municipal Teachers (RMTs), Elderly Governmental Retirees (EGRs), and survivors may join during annual enrollment or at retirement. However, if you drop coverage after joining, you cannot enroll again in the plan. Participants will be eligible for Type III Dental Services (major restorative treatment like crowns or dentures) after six months of participation. *See Your Benefit Decision Guide for rates. Questions? call 1-800-722-1148; www.altusdental.com. To enroll in the GIC Retiree Dental Plan, complete and return to the GIC an enrollment application by May 10. The Retiree Dental Plan application is available on our web site and at the health fairs.*



“20 Minutes, 2-3 Times a Week” – Incorporate Anaerobic Exercise Into Your Schedule

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lems, or hernias, should consult a physician before beginning a weight-training program. Warm-up, cool-down and stretching activities, which should be included in each routine, will help you to avoid injury and maximize effectiveness.

The following GIC health plans offer health club discounts. Contact plans for details (see page 5).

CIGNA HealthCare: up to \$200 reimbursement for health club costs; 10% discount for over 100 health clubs.

Fallon Community Health Plan: Discounts on enrollment or membership fees for over 90 participating facilities in Central Massachusetts.

Fallon Senior Plan Preferred: eligible members receive a basic fitness facility membership at one of 90

participating facilities with specialized low-impact SilverSneakers® Fitness Classes, at no additional charge.

Commonwealth PPO, Tufts Health Plan, and Secure Horizons: 20% discount on annual enrollment fee at 80 participating facilities.

UniCare's GIC Indemnity Plan, PLUS, and GIC Indemnity Medicare Extension Plan: 25% to 60% off monthly fees at 59 Massachusetts GlobalFit network health clubs.

Harvard Pilgrim Health Care: Discounts at over 200 Massachusetts fitness locations.

Health New England: Discounts on health clubs and other facilities in the American Specialty Health network.

Apply for \$2500 Scholarship



Tufts Health Plan, the administrator of the Commonwealth PPO, is sponsoring two \$2500 scholarships for children of current active or retired Massachusetts state employees. If your child is covered under any GIC family health plan, we encourage him or her to apply. Students should submit a completed application, two essays, their most recent transcript (high school or college), and a letter of recommendation by Friday, June 14. Eligibility for scholarship is as follows (Children of GIC employees not eligible):

- Undergraduate student enrolled in a two or four-year public or private college or university

- Children of current active or retired Massachusetts state employees covered under their GIC family plan - Indemnity, PLUS, PPO or any GIC HMO
- Minimum GPA of 3.2
- Demonstrated interest in a career in public service, preferably with a health care focus
- Scholarship recipient's parent must still be a Massachusetts state employee at the time of award (does not apply to retirees)

Tufts Health Plan will award the scholarships in July. *For an application, download it from our web site, or send a self-addressed envelope to the GIC to the attention of Scholarship Committee. No phone calls please.*

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